

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

LAWRENCE W. SILER
DONNA SILER

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:18-20771 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 25, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/01/2018 and confirmed on 7/11/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		123,395.39
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		123,395.39

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,784.72	
Trustee Fee	5,599.79	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		9,384.51

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PENNYMAC LOAN SERVICES LLC	0.00	54,236.33	0.00	54,236.33
	Acct: 7289				
	PENNYMAC LOAN SERVICES LLC	1,002.56	1,002.56	0.00	1,002.56
	Acct: 7289				
	WELLS FARGO BANK NA	1,994.70	1,994.70	0.00	1,994.70
	Acct: 6956				
	BEST BUY CREDIT SERVICES	1,909.63	1,909.63	0.00	1,909.63
	Acct: 5657				
	ORANGE LAKE CNTRY CLUB & RSRT	0.00	0.00	0.00	0.00
	Acct: 538B				
	FOUNDATION FINANCE CO	5,857.23	5,857.23	0.00	5,857.23
	Acct: 121				
					65,000.45

Priority					
	JULIE FRAZEE STEIDL ESQ**	0.00	0.00	0.00	0.00
	Acct:				
	LAWRENCE W. SILER	0.00	0.00	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	3,200.00	3,200.00	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	584.72	584.72	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX1-23				
	PA DEPARTMENT OF REVENUE*	389.56	389.56	0.00	389.56
	Acct: 3239				
	BALDWIN-WHITEHALL SD & BOROUGH O	3,344.00	3,344.00	0.00	3,344.00
	Acct: 3239				
					3,733.56

Unsecured					
	PA DEPARTMENT OF REVENUE*	0.00	0.00	0.00	0.00
	Acct: 3239				
	PORTFOLIO RECOVERY ASSOCIATES, LL	6,698.47	6,698.47	0.00	6,698.47
	Acct: 6524				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	3,323.04	3,323.04	0.00	3,323.04

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 5563				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	7,504.85	7,504.85	0.00	7,504.85
	Acct: 0324				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	1,083.65	1,083.65	0.00	1,083.65
	Acct: 1812				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	1,962.21	1,962.21	0.00	1,962.21
	Acct: 6208				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	2,407.40	2,407.40	0.00	2,407.40
	Acct: 5235				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	2,451.70	2,451.70	0.00	2,451.70
	Acct: 6117				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	7,302.20	7,302.20	0.00	7,302.20
	Acct: 4112				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	3,258.15	3,258.15	0.00	3,258.15
	Acct: 3217				
	BARCLAYS BANK DELAWARE	0.00	0.00	0.00	0.00
	Acct:				
	CAPITAL ONE**	0.00	0.00	0.00	0.00
	Acct: 2200				
	CHASE(*)	0.00	0.00	0.00	0.00
	Acct: 9718				
	CHASE(*)	0.00	0.00	0.00	0.00
	Acct: 8377				
	FIRST COMMONWEALTH BANK(*)	0.00	0.00	0.00	0.00
	Acct: 1315				
	CAPITAL ONE NA**	1,583.92	1,583.92	0.00	1,583.92
	Acct: 2918				
	VERIZON BY AMERICAN INFOSOURCE LP	153.53	153.53	0.00	153.53
	Acct: 0001				
	LVNV FUNDING LLC, ASSIGNEE	7,419.36	7,419.36	0.00	7,419.36
	Acct: 7480				
	DUQUESNE LIGHT COMPANY(*)	128.39	128.39	0.00	128.39
	Acct: 1621				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 0324				
	BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	JEFFREY R HUNT ESQ	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
					45,276.87

TOTAL PAID TO CREDITORS

114,010.88

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TOTAL CLAIMED	
PRIORITY	3,733.56
SECURED	10,764.12
UNSECURED	45,276.87

Date: 10/25/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

LAWRENCE W. SILER
DONNA SILER
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:18-20771 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Lawrence W. Siler
Donna Siler
Debtors

Case No. 18-20771-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 27, 2023

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Lawrence W. Siler, Donna Siler, 5027 Ardelle Dr., Pittsburgh, PA 15236-2501
cr	+ Borough of Baldwin/Baldwin-Whitehall School Distri, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
14832135	+ Borough of Baldwin & Baldwin-Whitehall SD, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14922398	+ FOUNDATION FINANCE COMPANY, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14814268	Foundation Finance Company, Meadowrock Drive, Schofield, WI 54476
14783847	+ Priceline, Card Services, PO Box 1337, Philadelphia, PA 19105
14783856	+ Window World, Wells Fargo Financial Nation Bank, Po Box 10347, Des Moines, IA 50306-0347

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnpeoples@grblaw.com	Oct 28 2023 00:03:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14814262	+ Email/Text: BarclaysBankDelaware@tsico.com	Oct 28 2023 00:03:00	Barclays Bank, 125 S. West Street, Wilmington, DE 19801-5014
14783839	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 28 2023 00:14:07	Best Buy, PO Box 790441, Saint Louis, MO 63179-0441
14825862	Email/PDF: bncnotices@becket-lee.com	Oct 28 2023 00:14:14	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14783840	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 28 2023 00:13:44	Capital One, PO Box 71087, Charlotte, NC 28272-1087
14826795	+ Email/Text: kburkley@bernsteinlaw.com	Oct 28 2023 00:04:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14783843	+ Email/Text: SAABankruptcy@fcbanking.com	Oct 28 2023 00:03:00	First Commonwealth Bank, Po Box 0537, Indiana, PA 15701-0537
14783841	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 28 2023 00:01:37	Chase, Po Box 15123, Wilmington, DE 19850
14783844	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 28 2023 00:03:00	Kohl's, Po Box 2983, Milwaukee, WI 53201-2983
14825969	Email/PDF: resurgentbknofications@resurgent.com	Oct 28 2023 00:02:49	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14783845	+ Email/Text: bankruptcy@holidayinnclub.com	Oct 28 2023 00:03:00	Orange Lake Resorts, 8505 West Irlo Bronson Memorial Highway, Kissimmee, FL 34747-8217
14831108	Email/PDF: ebnotices@pnmac.com	Oct 28 2023 00:02:21	PENNYMAC LOAN SERVICES, LLC, P.O.

District/off: 0315-2

User: auto

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Date Rcvd: Oct 27, 2023

Form ID: pdf900

Total Noticed: 33

14814197	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 28 2023 00:02:18	BOX 2010, MOORPARK CA 93020 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14785644	+ Email/PDF: rmscedi@recoverycorp.com	Oct 28 2023 00:13:55	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14805546	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 28 2023 00:04:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14783846	+ Email/PDF: ebnotices@pnmac.com	Oct 28 2023 00:01:44	PennyMac, Po Box 514387, Los Angeles, CA 90051-4387
14816959	Email/Text: bnc-quantum@quantum3group.com	Oct 28 2023 00:04:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14783848	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 28 2023 00:02:41	Sams Club, Po Box 530942, Atlanta, GA 30353-0942
14783849	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 28 2023 00:01:42	Synchrony Bank/Care Credit, Po Box 965061, Orlando, FL 32896-5061
14783851	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 28 2023 00:01:36	Synchrony Bank/LensCrafters, Po Box 965061, Orlando, FL 32896-5061
14783852	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 28 2023 00:01:45	Synchrony Bank/Lowes, Po Box 965060, Orlando, FL 32896-5060
14783853	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 28 2023 00:13:59	Synchrony Bank/Toro Consumer, Po Box 965061, Orlando, FL 32896-5061
14783854	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 28 2023 00:14:01	Synchrony Bank/Value City, Po Box 965061, Orlando, FL 32896-5061
14783855	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 28 2023 00:01:40	Synchrony Bank/Briggs&Stratton, Po Box 965061, Orlando, FL 32896-5061
14822134	Email/PDF: ebn_ais@aisinfo.com	Oct 28 2023 00:13:45	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14812280	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 28 2023 00:14:14	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Foundation Finance Company, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14814263	*+	Best Buy, PO Box 790441, Saint Louis, MO 63179-0441
14814264	*+	Captial One, PO Box 71087, Charlotte, NC 28272-1087
14814267	*+	First Commonwealth Bank, Po Box 0537, Indiana, PA 15701-0537
14783842	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase, Po Box 15123, Wilmington, DE 19850
14814265	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase, Po Box 15123, Wilmington, DE 19850
14814266	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase, Po Box 15123, Wilmington, DE 19850
14814269	*+	Kohl's, Po Box 2983, Milwaukee, WI 53201-2983
14814270	*+	Orange Lake Resorts, 8505 West Irlo Bronson Memorial Highway, Kissimmee, FL 34747-8217
14814271	*+	PennyMac, Po Box 514387, Los Angeles, CA 90051-4387
14814272	*+	Priceline, Card Services, PO Box 1337, Philadelphia, PA 19105
14814273	*+	Sams Club, Po Box 530942, Atlanta, GA 30353-0942

District/off: 0315-2

User: auto

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Date Rcvd: Oct 27, 2023

Form ID: pdf900

Total Noticed: 33

14783850	*+	Synchrony Bank/Care Credit, Po Box 965061, Orlando, FL 32896-5061
14814274	*+	Synchrony Bank/Care Credit, Po Box 965061, Orlando, FL 32896-5061
14814275	*+	Synchrony Bank/Care Credit, Po Box 965061, Orlando, FL 32896-5061
14814276	*+	Synchrony Bank/LensCrafters, Po Box 965061, Orlando, FL 32896-5061
14814277	*+	Synchrony Bank/Lowes, Po Box 965060, Orlando, FL 32896-5060
14814278	*+	Synchrony Bank/Toro Consumer, Po Box 965061, Orlando, FL 32896-5061
14814279	*+	Synchrony Bank/Value City, Po Box 965061, Orlando, FL 32896-5061
14814280	*+	Synchrony Bank/Briggs&Stratton, Po Box 965061, Orlando, FL 32896-5061
14814281	*+	Window World, Wells Fargo Financial Nation Bank, Po Box 10347, Des Moines, IA 50306-0347

TOTAL: 1 Undeliverable, 23 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Baldwin/Baldwin-Whitehall School District jhunt@grblaw.com
Julie Frazee Steidl	on behalf of Debtor Lawrence W. Siler julie.steidl@steidl-steinberg.com abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Julie Frazee Steidl	on behalf of Joint Debtor Donna Siler julie.steidl@steidl-steinberg.com abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Lisa Cancanon	on behalf of Creditor Foundation Finance Company lisac@w-legal.com Llombardi06@law.du.edu
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor PENNYMAC LOAN SERVICES LLC pawb@fedphe.com

TOTAL: 10